



## LifeTimes The Newsletter for Members & Associates

### Next Meeting – September, 27<sup>th</sup>, 2011

Luncheon 11:15am – 1:00pm  
Ridglea Country Club

---

#### President's Letter

##### Timothy Roels, Jr.

Dear Fellow Member,



I would like to THANK all of you for allowing me to serve as your President. It has been an honor and a privilege to serve you. NAIFA-Fort Worth has been one of the top locals in the country. Our mission is to provide advocacy to our state and national representatives, professional development, and community service. I can tell you that we focused all of our efforts on these areas. You have helped make this year a success.

Our biggest challenge this year and for years to come is MEMBERSHIP. There are thousands of agents and advisors in Fort Worth and the surrounding areas that need to carry their weight and JOIN. You can help by inviting them to a luncheon, C.E., community service project, or happy hour. This has to be a priority for all of us as members. Washington only reacts when they see large numbers. There are no more excuses either – if they don't want to participate, that is fine. They need to be professional and join their professional organization. My challenge to all of you is that you commit to getting at least one new member a year. Start with your own advisor or P&C agent.

Finally, I want you to know there has and will always be a continuous effort to build relationships with our representatives. I have personally delivered over \$2,000.00 to state and national representatives this year. They know who we are and who we represent. Below is a bill that was just passed in the Texas Legislature:

*Senate Bill 567 by NAIFA-Texas member/Senator Tommy Williams (R-The Woodlands) was introduced early in the Session and passed the Senate and House by the middle of April. SB567, which increases the Texas Guaranty Association coverage for annuity contracts from \$100,000 to \$250,000, becomes effective on September 1, 2011.*

*NAIFA TX website.*

I am looking forward to serving as Immediate-Past President next year. I can tell you that it takes a lot of people to run this organization and NAIFA-Fort Worth has committed leadership. I would like to THANK all of those who I had the pleasure of working with over the years. I have learned so much from all of you and I value our friendship.

---

## Field Practices & Ethics



My term as Field Practices & Ethics chairman will conclude this month, and looking back I am pleased with the results from the 2010-11 year. The FP&E area had been dormant for a while in Fort Worth, so first off we re-established a real Ethics committee with guidelines of operation defined. Though no formal complaints were processed during the year, we spent time promoting awareness of ethical principles and produced some articles on professional standards and diligence. I personally feel that every NAIFA group should maintain an Ethics program.

On July 1<sup>st</sup>, we will transfer the FP&E chairmanship for 2011-12 to Dean Ross, a great agent who has already served for a year on our committee. Mike Myers and Lionel Kelley will remain as Ethics committee members, along with me. John Park will also continue in ex-officio status, as our supervising officer.

I thank everyone for the opportunity to work for our association, and look forward to helping again up the road.

Kevin Faherty, Chairman  
 2010-11

## All Members Urged to Complete Directive Regarding Use of IFAPAC Contributions

There has been some confusion lately about a very important matter that impacts our organization and our business – the new “Pay-to-Play” Rule that was recently enacted by the Securities and Exchange Commission (SEC). Because so many of our Texas members/PAC contributors have not completed the IFAPAC Directive form, the Texas PAC is NOT receiving it's half of the contributions from Texas members on this list, as it always has. This is not the fault of PAC contributors.

### Background

- On March 14th, 2011, a Securities and Exchange Commission (SEC) “pay to play” rule went into effect.
- The rule limits the influence of political contributions by investment advisers and certain associated persons in the awarding of advisory contracts by state and local governments.
- The rule prohibits investment advisers from receiving compensation for services provided to a state or local government for two years following political contributions to certain state or local officials.
- Some companies have adopted compliance requirements that limit contributions by investment adviser representatives to political action committees (PACs) and state or local officials.
- For PAC contributors that are not covered by the SEC “pay to play” rule, a company’s compliance department should permit PAC contributions to be shared between NAIFA’s IFAPAC and NAIFA-Texas PAC.
- For PAC contributors that are covered by the SEC “pay to play” rule, a company’s compliance department may limit PAC contributions only to NAIFA’s IFAPAC.

### What Should You Do?

All NAIFA-Fort Worth members are being contacted and asked to complete the “IFAPAC Directive Form” – even if they are not a PAC contributor. Here are the steps we are asking you take:

- Each PAC contributor must check with his/her company’s compliance department regarding any limitations on his/her ability to make political contributions under the new “pay to play” rule.
- You can complete your directive online by clicking on the following link:  
<http://info.naifa.org/t/1505350/30179/1748/0/>

THANK YOU for any and all help that each of you can provide on this critical issue! If you have any questions, please contact Brett Ruddell at (817) 999-8092.



The Premier Association of  
Financial Professionals®

# MDRT Minute

## White Space: The Magic Ingredient for Life

We live in a time when we never feel like we have done enough. The pace and pressure of daily life endlessly increases. And we go on and on with these masterful, multitasking, whirlwind days only to hear a little voice that says, “What else could you have done, been, bought, or shown off that would have been even more impressive?” It is an exhausting and ultimately unproductive way to live.

### White Space

White Space is blocks of open time that occur in between the scheduled events of your day. It is a wonderful place to appreciate the end results of the hard work you do. It is the place for big picture thinking. It is a place to memorize your children before they are up and out.

There are only two roads to White Space. You can do a little less stuff or you can do a few things less well. Both are hard for people with giant aspirations. But if we begin having a habit of mindfully scanning our lives, we find things that we can choose to say “no” to and areas where good enough is actually good enough.

Here are five ways to use White Space to impact your daily experience and create balance:

**White space for calendar.** Protect the spaces between events on your schedule. Delay slightly each commitment to discretionary requests and appointments. Remember, everything takes longer than you think, and having fluid time in between items is pivotal. Ask yourself questions like, “What can I let go of or postpone?” and “What should I have turned down?”

**White space for email.** To protect yourself from the onslaught that zaps your productivity, put yourself on a diet of three email meals per day. You can check email at breakfast, lunch, and dinner and then you can have two snacks. If something can’t wait 90 minutes, they can call you.

**White space in conversation.** When you are sitting with a client, do you feel a compulsion to fill silences in conversation? Don’t. You will get to know him or her much better if you wait to hear what he or she says next.

**White space for transitions.** Any time you’re switching hats in your life, pause mindfully to complete the shift in your focus and personality. Take a moment to let go of one aspect of your life and move fully into the next one.

**White space for parents.** When we were young we went out after school and played. We did not have every minute scheduled. We went to the backyard and we fired up the neurons of our brains by making up dragons, diamonds, demons, and dinosaurs out of nothing. Let your kids taste some of that. Demonstrate downtime for them. Cancel some of their busy activities.

**Juliet Funt** is a motivational speaker and stress expert. As daughter of the “Candid Camera” television show’s creator, she has spent her life observing the hidden truths behind our social selves. Funt has served as a weekly columnist for the Womenof.com Internet community and is co-author of “The Communication Path” and “The Wellness Path” in the Path Training Series. Her entire 2010 Annual Meeting presentation is available at [www.mdrtpowercenter.org](http://www.mdrtpowercenter.org).



### Schedule

#### Thursday, July 21, 2011

- 10:00 a.m. - 2:00 p.m. Registration/Credentialing
- 12:00 p.m. - 1:30 p.m. Exhibit Hall Open and Lunch
- 2:00 p.m. - 3:50 p.m. Speaker Series
- 4:00 p.m. - 5:30 p.m. LILI 2011 Commencement Ceremony
- 5:30 p.m. - 7:00 p.m. Exhibit Hall Open and Cocktail Reception
- 6:45 p.m. - 9:30 p.m. **"Free Time" transportation provided to and from Kemah Boardwalk**
- 10:00 p.m. - YAT Social Pool Side (cash bar)

#### Friday, July 22, 2011

- 7:30 p.m. - 9:00 a.m. Exhibit Hall Open and Breakfast
- 9:00 a.m. - 11:50 a.m. Speaker Series
- 12:00 p.m. - 5:00 p.m. "Free Time" to visit Clear Lake / Kemah CE will also be provided at this time
- 5:00 p.m. - 6:30 p.m. Exhibit Hall Open, Cocktail Reception and Drawings (must be present to win)
- 7:00 p.m. - 7:15 p.m. Board Buses to NASA Space Center
- 7:30 p.m. - 10:00 p.m. NASA Space Center Dinner & Presentation

#### Saturday, July 23, 2011

- 7:30 a.m. - 8:30 a.m. NAIFA-TX Past Presidents Meeting
- 7:30 a.m. - 8:30 a.m. YAT Breakfast
- 9:00 a.m. - 10:30 a.m. Candidate Forum and Town Hall Meeting
- 10:45 a.m. - 11:45 a.m. Speaker Series
- 12:00 p.m. - 1:30 p.m. Legislative Lunch
- 2:00 p.m. - 5:00 p.m. Business Meeting
- 6:00 p.m. - 7:30 p.m. TX IFAPAC Reception
- 7:30 p.m. - 10:00 p.m. Presidents' Gala

#### Sunday, July 24, 2011

- 8:00 a.m. -12:00 p.m. CE (optional)

### Hotel Information

The 2011 NAIFA-Texas Career Conference and Annual Meeting will be held at the Hilton Houston NASA Clear Lake, 3000 NASA Road One, Houston, TX 77058

The hotel is 34 miles from George Bush Intercontinental Airport and 14 miles from Hobby Airport.

**To make reservations at the discounted rate of \$109 (single/double)** Call (281) 333-9300. Be sure to reference our group block 'NAIFA-Texas' for the special rate. Cutoff date to receive discounted rate is July 6, 2011.

### Conference Packages

(prices valid until June 23, 2011)\*

#### Package #1

NAIFA-Texas Member.....	\$295
Guest (Non-NAIFA-Texas Member).....	\$335
Spouse .....	\$265
Child* .....	\$110

\*Child's package includes: Thur. 7/21 noon lunch, Fri. 7/22 NASA Space Center dinner & Sat. 7/23 Presidents' Gala

#### Package #2

(Does Not Include IFAPAC Reception, or Presidents' Gala)

NAIFA-Texas Member.....	\$245
Guest (Non-NAIFA-Texas Member).....	\$285
Spouse .....	\$220
Child** .....	\$70

\*\*Child's package includes: Thur. 7/21 noon lunch & Fri. 7/22 NASA Space Center dinner.

#### Individual/Additional Tickets:

Thur. Lunch w/Exhibitors.....	\$35
Thur. Reception w/Exhibitors .....	\$25
Fri. Breakfast .....	\$25
Fri. Reception & NASA Dinner .....	\$80
Sat. Legislative Lunch .....	\$35
Sat. IFAPAC Reception & Presidents' Gala.....	\$65

#### Local Leadership Training .....\$FREE

#### Wednesday, July 20, 2011

- 1:00-2:00 p.m. Registration: Local Leadership Training
- 2:00-5:00 p.m. Local Leadership Training- Part 1
  - Begin with the End in Mind
  - NAIFA Website: How to Find What You Need When You Need It.
  - Breakouts
    - Presidents-Elect
    - Membership
    - Advocacy
- 6:00- 8:00 p.m. Local Leadership Dinner

#### Thursday, July 21, 2011

- 8:00 a.m.-Noon Local Leadership Training- Part 2
  - Group Discussion: Sharing Ideas
  - Group Discussion: Recruiting Speakers
  - Breakouts
    - Small / Medium / Large Locals

#### \*EARLY REGISTRATION

Early registration ends June 23, 2011. All packages will increase by \$50 after the early registration period.

#### CANCELLATION POLICY

**Written cancellation requests must be e-mailed to:**

monica.lopez@naifa-texas.org. Requests received on/before June 23, 2011, entitle registrants to a full refund. 50% of registration fee will be charged for requests received, June 24 - 30.

**NO REFUNDS AFTER JUNE 30, 2011.**

# 3 Ways to Register

ONLINE  
www.naifa-texas.org

FAX  
(512) 476-1932

MAIL  
515 Congress Ave., Ste. 1650  
Austin, Texas 78701

## 2011 NAIFA-Texas Career Conference and Annual Meeting

**Registrant Information:**

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Middle Initial \_\_\_\_\_  
 Designations \_\_\_ LUTCF \_\_\_ CLU \_\_\_ ChFC \_\_\_ FSS \_\_\_ RHU \_\_\_ CFP \_\_\_ CPCU \_\_\_ FLMI \_\_\_ Other: \_\_\_\_\_  
 Local Association \_\_\_\_\_ Position on Local Board (if any) \_\_\_\_\_  
 Phone # \_\_\_\_\_ Email \_\_\_\_\_

First NAIFA-TX Conference? Yes \_\_\_\_\_ No \_\_\_\_\_  
 YAT Member? Yes \_\_\_\_\_ No \_\_\_\_\_  
 LILI Graduate? Yes \_\_\_\_\_ No \_\_\_\_\_  
 NAIFA-TX Past President? Yes \_\_\_\_\_ No \_\_\_\_\_  
 Voting Delegate? Yes \_\_\_\_\_ No \_\_\_\_\_

**Guest/Child/Spouse Information:**

Name \_\_\_\_\_  
 Name \_\_\_\_\_  
 Name \_\_\_\_\_

### **Registration Fees**

Prices will increase by \$50 after June 23, 2011

**Package #1**

NAIFA-TX Member	\$295	\$ _____
Non NAIFA-TX Member	\$335	\$ _____
Spouse	\$265	\$ _____
Child	\$110	\$ _____

**Package #2**

**(Does Not Include IFAPAC Reception, or Presidents' Gala )**

NAIFA-TX Member	\$245	\$ _____
Non NAIFA-TX Member	\$285	\$ _____
Spouse	\$220	\$ _____
Child	\$70	\$ _____

**Individual/Additional Tickets:**

Prices will increase by \$50 after June 23, 2011

**Thursday**

Lunch w/Exhibitors	\$35	\$ _____
Reception w/Exhibitors	\$25	\$ _____

**Friday**

Breakfast	\$25	\$ _____
Recep. & NASA Dinner	\$80	\$ _____

**Saturday**

Legislative Lunch	\$35	\$ _____
PAC Recep. & Presidents' Gala	\$65	\$ _____

**TOTAL**      \$ \_\_\_\_\_

**Yes, I will attend the Local Leadership Training**

**Schedule:**

**Wednesday, July 20, 2011**

1:00-2:00 p.m.      Registration Local Leadership Training  
 2:00-5:00 p.m.      Local Leadership Training- Part 1  
     • Begin with the End in Mind  
     • NAIFA Website: How to Find What You Need When You Need It.  
     • Breakouts  
         ◦ Presidents-Elect  
         ◦ Membership  
         ◦ Advocacy  
 6:00-8:00 p.m.      Local Leadership Dinner

**Thursday, July 21, 2011**

8:00 a.m.-Noon      Local Leadership Training- Part 2  
     • Group Discussion: Sharing Ideas  
     • Group Discussion: Recruiting Speakers  
     • Breakouts  
         ◦ Small / Medium / Large Locals

**Payment Information:**

Check # \_\_\_\_\_ is enclosed (please make checks out to NAIFA-Texas)

Charge:  Visa     MasterCard     AmEx.    Card # \_\_\_\_\_ Exp. \_\_\_\_ / \_\_\_\_

Name on Card: \_\_\_\_\_ Signature: \_\_\_\_\_

## NAIFA-Fort Worth May Luncheon



Thanks to Audry Craft and Aviva for sponsoring the May luncheon.



Luncheon speaker Mark Jones shared some great tax tips during his presentation.



Paula Kurecka presents the NAIFA Fast Start Achievement Award to Brandon Rossi



Nick Moore accepts the NAIFA Rookie Achievement Award from Paula Kurecka.



Ben Henderson presented the NAIFA Career Achievement Award to his father, Don Henderson.



Tom Currey, NAIFA Immediate Past President, presented the ceremonial gavel to incoming NAIFA-Fort Worth President, Monte Ferguson.



**LifeTimes** The Newsletter for Members & Associates



## 2011 Calendar of Events

June 10, 2011	9:30 – 10:00am, 2010-11 Final Board Meeting at Ridglea CC 10:00am – 2:30pm, 2011-12 Board Planning Retreat at Ridglea CC
July 21-24, 2011	2011 NAIFA-Texas Career Conference and Annual Meeting, Hilton Houston – NASA – Clear Lake, 3000 NASA Road One, Houston, TX
July, 2011	<b>NO JULY LUNCHEON OR NEWSLETTER – Have a GREAT summer!</b>
August 2, 2011	Newsletter e-mail, <b>NO AUGUST LUNCHEON</b>
September 6, 2011	Newsletter e-mail
September 27, 2011	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
October 4, 2011	Newsletter e-mail
October 25, 2011	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
November 1, 2011	Newsletter e-mail
November 29, 2011	9:30 – 11:00am, Board Meeting at Ridglea CC 11:15am – 1:00pm, Luncheon at Ridglea CC
December 6, 2011	Newsletter e-mail; <b>NO DECEMBER LUNCHEON – Happy Holidays!</b>



**LifeTimes** The Newsletter for Members & Associates

**Timothy Roels, Jr., CLTC**  
 President  
 Marketing Group  
 817-271-4071  
[timothyroels@yahoo.com](mailto:timothyroels@yahoo.com)



**Angela Medcalf Lamb**  
 Secretary  
 Farmers Insurance  
 817-361-9864  
[alamb1@farmersagent.com](mailto:alamb1@farmersagent.com)



**John Park**  
 National Committee Person  
 Retired  
 817-994-2536  
[lpark.1@charter.net](mailto:lpark.1@charter.net)



**Esther Davis**  
 Executive Director  
 817-781-0439  
[davisvr@copper.net](mailto:davisvr@copper.net)



**Paula Kurecka**  
 Director (2008-2011)  
 Career Awards Banquet  
 817-475-2455  
[pkureckafinance@sbcglobal.net](mailto:pkureckafinance@sbcglobal.net)



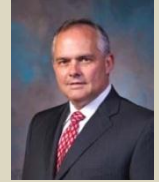
**Parker Consaul, CFA**  
 Director (2009-2012)  
 Government Relations  
 Pivotal Financial  
 817-600-7368  
[Parker@pivotalfinancialadvisors.com](mailto:Parker@pivotalfinancialadvisors.com)



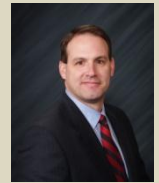
**Brett Ruddell, LUTCF**  
 Director(2009-2012)  
 IFAPAC  
 Fort Worth Financial  
 817-999-8092  
[brettruddell@sbcglobal.net](mailto:brettruddell@sbcglobal.net)



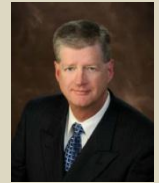
**Monte Ferguson, CFP®**  
 President-Elect  
 Pivotal Financial  
 817-201-8776  
[mc.ferguson@hotmail.com](mailto:mc.ferguson@hotmail.com)



**Sean O'Brien**  
 Treasurer  
 Principal Financial Group  
 817-731-5500  
[o'brien.sean@principal.com](mailto:o'brien.sean@principal.com)



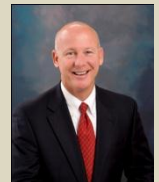
**Charles Booth, LUTCF, CSA, RFC**  
 Immediate Past President  
 Spectra Asset Conservation Specialists  
 817-222-2122  
[charles@assetconservation.com](mailto:charles@assetconservation.com)



**Brent Husted**  
 Director (2008-2011)  
 Jack E. Bobo Award  
 Safeguard Investments  
 817-909-9786  
[brent@dontloseyourshorts.com](mailto:brent@dontloseyourshorts.com)



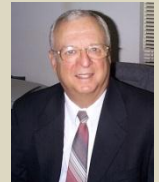
**James Stoner**  
 Director (2008-2011)  
 Membership  
 Advisor Affiliates  
 817-447-2811  
[james@advisoraffinc.com](mailto:james@advisoraffinc.com)



**Gordon Rhodes**  
 Director (2009-2012)  
 Corporate Sponsorship  
 Rhodes Securities, Inc.  
 817-334-0455  
[gr@rsi2.com](mailto:gr@rsi2.com)



**Robert Jackson, CLU, ChFC, AEP**  
 Director (2010-2013)  
 Professional Development  
 Mass Mutual  
 817-334-2314  
[bjackson@finsvcs.com](mailto:bjackson@finsvcs.com)





# LifeTimes The Newsletter for Members & Associates

Carlton McLain  
Director (2010-2013)  
Membership  
McLain Insurance Group  
817-798-0088

[Cmclain@mcclaininsurancegroup.com](mailto:Cmclain@mcclaininsurancegroup.com)

Kevin Ahalt  
Health/AHIA  
Aetna Small Groups  
817-637-9276  
[ahaltkm@aetna.com](mailto:ahaltkm@aetna.com)

Kevin Faherty, LUTCF  
Field Practices/Ethics  
Faherty Insurance Services  
817-886-4668  
[kfaherty@hotmail.com](mailto:kfaherty@hotmail.com)

Todd Miller  
Health/AHIA  
Worth Benefits & Consultants, Inc  
817 988-8536  
[toddm@worthbenefits.com](mailto:toddm@worthbenefits.com)



Lesley Pinckard, CLU, LUTCF  
Director (2010-2013)  
TLRT/Newsletter  
Mutual of Omaha  
817-226-4403

[Lesley.pinckard@mutualofomaha.com](mailto:Lesley.pinckard@mutualofomaha.com)



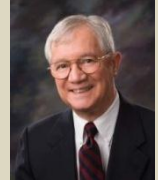
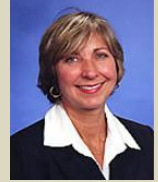
Ed Barrera  
Photography  
Retired  
817-294-9007  
[e.l.barrera@att.net](mailto:e.l.barrera@att.net)



Ray Griffith, CFP, RIA, BS  
Past President's Committee  
Granite Financial  
817-379-9323  
[ray@graniteteam.com](mailto:ray@graniteteam.com)



Suzanna Powell, LUTCF  
Professional Designations/Public  
Relations  
Suzanna Powell Insurance  
817-996-7000  
[suzannapowell@charter.net](mailto:suzannapowell@charter.net)



## Newsletter Advertising Opportunity

NAIFA-Fort Worth offers you the chance to be seen in front of advisors and agents all over Texas 12 times per year with our updated ad price guide. You get a full color ad in each issue in the one size you want. The prices are simple:

- Full page \$700
- 3/4 page \$600
- 1/2 page \$400
- 1/4 page \$200
- Business card size \$150

If you would like to advertise with the NAIFA-Fort Worth LifeTimes Newsletter, please call 817-492-0637 or email [info@fwaifa.org](mailto:info@fwaifa.org) to get started. The next newsletter deadline is July 21, 2011.